



## OwnerEXPRESS<sup>®</sup> Instruction Sheet – Québec<sup>1</sup>

Insurance Representative, Dale Parizeau Morris Mackenzie Inc. (“Dale Parizeau Morris Mackenzie”): 1-877-865-6865

OwnerEXPRESS policies automatically cover matters related to fraud and registered title, including fraud protection on a go-forward basis. Certificate of location-related matters as of the Date Title Acquired<sup>2</sup> are covered if the property qualifies for TitlePLUS certificate of location coverage.<sup>3</sup> Coverage for other matters is available if a request is made and the request is granted by a TitlePLUS staff member.<sup>4</sup>

OwnerEXPRESS policies do not insure mortgage lenders.

		Completed
1.	<p><b>Confirm that the property is eligible for an OwnerEXPRESS policy:</b></p> <ul style="list-style-type: none"> <li>• client owns an ownership interest in Québec residential property (not eligible if contains more than four dwelling units, or if time share or co-operative property);</li> <li>• property value (see item 3. below) is \$2 million Cdn or less – <b>CAUTION: For property values over \$1 million, call the TitlePLUS Customer Service Centre at 1-800-410-1013 immediately for special requirements;</b></li> <li>• client does not have title insurance for the property already, and the property has never been declined for title insurance coverage;</li> <li>• neither you nor your client have knowledge that:               <ul style="list-style-type: none"> <li>– the property, or any real property owned by your client, has ever been or is now the target of actual or attempted frauds, forgeries, or other illegal dealings;</li> <li>– any person or corporation is contemplating the commission of a fraud with respect to the property;</li> <li>– within the past two years, there has been an actual or attempted fraudulent misuse of your client’s identity.<sup>5</sup></li> </ul> </li> </ul>	<input type="checkbox"/>
2.	<p><b>Obtain title search (including deleted documents) as follows:</b></p> <ul style="list-style-type: none"> <li>• If title search from client’s purchase of property available, subsearch title forward from date of that search; or</li> <li>• If prior title search not available, conduct full title search.</li> </ul> <p>Enter date of current title search or subsearch as the “Title Search Date” in the OwnerEXPRESS Order Form (“Order Form”); it will become the Policy Date for coverage purposes. <b>Note:</b> Search must be completed no more than 30 days prior to submitting Order Form.</p>	<input type="checkbox"/>
3.	<p><b>Determine property value, based on one of the following:</b></p> <ol style="list-style-type: none"> <li>(a) Price at date of purchase;</li> <li>(b) Municipal tax assessment value from current or prior year; or</li> <li>(c) Written appraisal from appraiser or real estate agent.<sup>6</sup></li> </ol> <p>Enter value as the “Property Value” in the Order Form; it will become the Policy Amount for coverage purposes.</p>	<input type="checkbox"/>
4.	<p><b>Complete Order Form. In the Order Form, insert:</b></p> <ol style="list-style-type: none"> <li>(a) under “Servitudes in Favour of the Property” heading, servitudes in favour of the property; and</li> <li>(b) under “Other Title Defects and Encumbrances” heading:               <ul style="list-style-type: none"> <li>• all mortgages, servitudes, legal hypothecs, priorities or real rights, other matters that title is subject to, and other problems, notations, reservations or restrictions disclosed by registered title; and</li> <li>• any certificate of location-related issues affecting the property as of the Date Title Acquired.<sup>2</sup></li> </ul> </li> </ol> <p>All matters inserted under “Other Title Defects and Encumbrances” will be listed in Schedule “A” to the policy as exceptions to coverage unless you request and are granted additional coverage.</p>	<input type="checkbox"/>
5.	<p><b>Review information under “General Exception to Coverage”</b> in Order Form. Discuss limitations to coverage with client and determine if client wishes to obtain additional coverage.</p>	<input type="checkbox"/>
6.	<p><b>Request additional coverage in Order Form, if desired.</b> Requests will be considered by a TitlePLUS underwriter.</p>	<input type="checkbox"/>
7.	<p><b>Send Order Form to Dale Parizeau Morris Mackenzie for review.</b></p>	<input type="checkbox"/>

(continued...)

		Completed
8.	When you receive notice of approval, you will receive the TitlePLUS documents.	<input type="checkbox"/>
9.	<b>Meet with client to sign TitlePLUS Affidavit and Acknowledgment.</b> <ul style="list-style-type: none"> <li>• Confirm identity of all registered owners with photo identification;</li> <li>• Review policy, including Schedule “A,” with client and ensure client understands limitations to coverage contained in it; and</li> <li>• Confirm with client that any mortgage(s) shown on title search is/are consistent with client’s understanding of actual mortgages outstanding against property. If not consistent, contact TitlePLUS Customer Service Centre immediately.</li> </ul>	<input type="checkbox"/>
10.	<b>Complete Certificate of Title/Request to Issue Policy and send to TitlePLUS Department.</b> The issued policy and invoice will be sent to you. Send report to client, enclosing policy.	<input type="checkbox"/>

<sup>1</sup> The TitlePLUS policy is underwritten by Assurance LAWPRO.<sup>®7</sup>

<sup>2</sup> Date Title Acquired is date on which purchase of property was completed. Where one or more clients obtained title via a non-arm’s length transfer of title, or by transmission of title from the estate of a deceased person, Date Title Acquired is the registration date of that document.

<sup>3</sup> For OwnerEXPRESS policies, the property qualifies for certificate of location coverage, without an up-to-date Certificate of Location, in the following situations: (a) property is one or more whole lots on the cadastre of Québec; or (b) registered owner has reviewed existing Certificate of Location for accuracy.

<sup>4</sup> Always refer to the specific TitlePLUS policy for full details, including actual terms and conditions.

<sup>5</sup> Fraudulent misuse of credit card(s) or credit card number(s) does not, by itself, constitute fraudulent misuse of identity. Examples of fraudulent misuse of identity include an imposter obtaining a new credit card or making application for loans or other benefits using the client’s identity.

<sup>6</sup> It is acceptable to determine property value from appraiser’s or real estate agent’s written appraisal, provided that appraisal sets out the individual’s experience and qualifications, and substantial reasons for value based on interior and exterior inspection of property.

<sup>7</sup> Assurance LAWPRO is a registered name used in Québec by Lawyers’ Professional Indemnity Company.

(April 7, 2009)